# JC03 Rec'd PCT/PTO 2 6 OCT 2005

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OCT 26 2005

Goodwin Procter LLP Counsellors at Law 103 Eisenhowr Parkway Roseland, NJ 07068 T: 973.992.1990

GOODWIN PROCTER

If problems with transmittal, call fax department at (973) 992-1990.

#### CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence and any attachments is/are being facsimile transmitted to the U.S. Patent and Trademark Office's official facsimile number 571-273-8100 on October 26, 2005.

Katherine Barberi

Date	Total pages	Client/Matter	
October 26, 2005	10	103978-135538	

То	Company	Fax number	Telephone	
Commissioner for Patents	U.S. Patent and Trademark Office	571-273-8100	703-308-0505	
	***			

From	Fax number	Telephone
Patrice A. King, Esq. (Reg. No. 44,833)	(973) 992-4643	(973) 992-1990

Appl. No.

: 10/534,896

Applicant

: Abdulkader S. Thomas

Filed

: May 13, 2005

Title

: System and Method for Conducting Residential Financing

Transactions

Attorney Docket No.

: 103978-365-NP

Confirmation No.

: 1805

Submitted herewith are the following items for filing in the above-identified case:

- 1. This Fax Transmittal;
- 2. Reply to Notice to File Missing Parts;
- 3. Declaration and Power of Attorney;
- 4. Fee Transmittal (in duplicate); and
- 5. A Copy of the Notice to File Missing Parts of Nonprovisional Application

For a total of 10 pages.

LIBNY/4471581.1

## CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being facsimile transmitted on the date shown below to the United States Patent and Trademark Office at fax number 571-273-8100.

Karhenine Barberi

10/26/05

Katherine Barberi

Date

# IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.

: 10/534,896

RECEIVED

Applicant

: Abdulkader S. Thomas

CENTRAL FAX CENTER

Filed

Oct-26-2005 02:31pm

: May 13, 2005

OCT 26 2005

Title

: System and Method for Conducting Residential Financing

**Transactions** 

Attorney Docket No.

: 103978-365-NP

Confirmation No.

: 1805

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

# REPLY TO NOTICE TO FILE MISSING PARTS OF APPLICATION

In response to the Notice of File Missing Parts of Nonprovisional Application dated September 29, 2005, Applicant submits the following items:

- Declaration and Power of Attorney;
- 2. Fee Transmittal (in duplicate); and
- A copy of the Notice to File Missing Parts of Nonprovisional Application.

Authorization is hereby granted to charge the surcharge fee of \$130.00 and any deficiency in fees to Goodwin Procter LLP Deposit Account 06-0923. A copy of this letter is enclosed for accounting purposes.

10/31/2005 GFREY1.

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/900XER || 16524694 Respectfully submitted for Applicant,

Patrice A. King, Esq. (Reg. No. 44,833) GOODWIN PROCTER LLP

103 Eisenhower Parkway

Roseland, NJ 07068

(973) 994-7896

LIBNY/4471575.1 ·

From-GOODWIN PRO

PTO/SB/17 (12-04v2)
Approved for use through 07/31/2006. OM8 0651-0032
U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE
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Effective on 12/08/2004			Complete If Known			)	
Fees pursuant to the Consolidated Appropriations Act, 2005 (H.R. 4818).		Application Nun	nber 10/	534,896	RE	EIVED	
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4. OTHER FEE(S)  Non-English Specification, \$130 fee (no small entity discount)  Fees Paid (\$)							
Other (e.g., late filing surcharge): Late Filing Charge \$130							
	-/-						5
SUBMITTED BY Signature	110		Registration No.	14 933	Telephone	973-992-1990	1
		4	(Attorney/Agent)	,033		ber 26, 2005	-
Name (Print/Type) Patrice	King				Date Octo	EV, EVV)	J

This collection of information is required by 37 CFR 1.136. This information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Citie's information Officer. U.S. Patent and Trademark Office, U.S. Department of Commerce. P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



### United States Patent and Trademark Office

UNITED STATES DEPARTMENT OF COMMERCE United States Patent and Trademark Office Address COMMISSIONER FOR FATENTS ALEXANDRY VIGINIA 22313-1450

ATTY, DOCKET NO. FIRST NAMED APPLICANT U.S. APPLICATION NUMBER NO. 103978-365-NP Thomas S Addulkader 10/534,896

INTERNATIONAL APPLICATION NO.

PCT/US03/34339 I.A. FILING DATE PRIORITY DATE

Goodwin Procter 103 Eisenhower Parkway Roseland, NJ 07068

10/28/2003 10/28/2002 **CONFIRMATION NO. 1805** 

371 FORMALITIES LETTER OC000000017124652\*

Date Mailed: 09/29/2005

## NOTIFICATION OF MISSING REQUIREMENTS UNDER 35 U.S.C. 371 IN THE UNITED STATES DESIGNATED/ELECTED OFFICE (DO/EO/US)

The following items have been submitted by the applicant or the IB to the United States Patent and Trademark Office as a Designated / Elected Office (37 CFR 1.495).

- Indication of Small Entity Status
- Copy of the International Application filed on 05/13/2005
- Copy of the International Search Report filed on 05/13/2005
- Small Entity Statement filed on 05/13/2005
- U.S. Basic National Fees filed on 05/13/2005
- Priority Documents filed on 05/13/2005

The applicant needs to satisfy supplemental fees problems indicated below.

The following items MUST be furnished within the period set forth below in order to complete the requirements for acceptance under 35 U.S.C. 371:

- Oath or declaration of the inventors, in compliance with 37 CFR 1.497(a) and (b), identifying the application by the International application number and international filing date.
- To avoid abandonment, a surcharge (for late submission of filing fee, search fee, examination fee or oath or declaration) as set forth in 37 CFR 1.492(h) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.

### SUMMARY OF FEES DUE:

Total additional fees required for this application is \$65 for a Small Entity:

\$65 Surcharge.



ALL OF THE ITEMS SET FORTH ABOVE MUST BE SUBMITTED WITHIN TWO (2) MONTHS FROM THE DATE OF THIS NOTICE OR BY 32 MONTHS FROM THE PRIORITY DATE FOR THE APPLICATION, WHICHEVER IS LATER. FAILURE TO PROPERLY RESPOND WILL RESULT IN ABANDONMENT.

The time period set above may be extended by filing a petition and fee for extension of time under the provisions of 37 CFR 1.136(a).

Applicant is reminded that any communications to the United States Patent and Trademark Office must be mailed to the address given in the heading and include the U.S. application no. shown above (37 CFR 1.5)

A copy of this notice MUST be returned with the response.

#### PATRICIA A BOOKER

Telephone: (703) 308-9140 EXT 204

### PART 1 - ATTORNEY/APPLICANT COPY

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U.S. APPLICATION NUMBER NO.	international application no.	ATTY. DOCKET NO.
10/534,896	PCT/US03/34339	103978-365-NP

FORM PCT/DO/EO/905 (371 Formalities Notice)